IN THE CLAIMS:

Please amend the claims as follows:

Claims 1-6. (Canceled).

Claim 7. (Currently Amended): A method for predicting expected returns of a fund, comprising the steps of:

operating a computer to select a sector corresponding to the fund,

operating the computer to identify financial futures corresponding to the sector,

operating ~~a~~ the computer to calculate an expected return over a time period for ~~a~~ the sector ~~corresponding to the fund~~ based on the financial futures corresponding to the sector,

operating the computer to calculate an expected range of future returns for the sector based on prices of options for the futures, and

operating the computer to calculate an expected annual return for the fund based on the expected annualized return for the corresponding sector, the expected range of returns for the corresponding sector, and at least one adjustment factor ~~on information~~ specific to the fund.

Claim 8. (Currently Amended): The method of claim ~~10~~ 7, wherein said ~~information specific to the fund~~ at least one adjustment factor includes an annual return adjustment factor equal to the difference between the annualized returns for the fund and a median return for other funds in the sector.

Claim 9. (Original): The method of claim ~~10~~ 7, wherein said ~~information specific to the fund~~ at least one adjustment factor includes a factor for the extent to which the funds returns are below the median for that sector for a time period.

Claim 10. (Original): The method of claim ~~10~~ 7, wherein, in the step of calculating expected annual returns for the fund, an adjustment for qualitative factors is made.

Claim 11. (Original): The method of claim ~~10~~ 7, wherein said step of calculating an expected annual return comprises the steps of calculating a low, and a high expected annual return.

Claims 12-22 (Canceled).

Claim 23. (New): The method of claim 7, wherein the expected return over the time period is an expected median return.